

**Notice of References Cited**Application No.  
**08/922,462**Applicant(s)  
**DeFrancesco**Examiner  
**Phillip Groutt**Group Art Unit  
**2761**

Page 1 of 1

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	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS
A	5,611,052	3/11/97	Dykstra et al	395	238
B	5,930,776	7/27/99	Dykstra et al	705	38
C	5,239,462	8/24/93	Jones et al	364	408
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**NON-PATENT DOCUMENTS**

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U	"Re-Engineering Update: Where Banks are Going to Fit Along the Information Highway," American Banker, pg. 7, Vol. 159, No. 98.	4/1994
V		
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